

<b>Notice of References Cited</b>	Application/Control No. 10/790,639		Applicant(s)/Patent Under Reexamination GARCIA, ALFREDO	
	Examiner IRENE KANG		Art Unit 3695	Page 1 of 1

#### U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
	B	US-			
	C	US-			
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#### FOREIGN PATENT DOCUMENTS

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#### NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)			
	U	FAO, The Group Savings Resource Book - A Practical Guide to Help Groups Mobilize and Manage Their Savings, 2002, FAO			
	V	Timothy Besley, Stephen Coate, and Glenn Loury, The Economics of Rotating Savings and Credit Associations, September 1993, The American Economic Review			
	W				
	X				

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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